

WHAT IS CLAIMED IS:

1. An electronic money system, comprising:

an electronic money terminal having withdrawing means for withdrawing a transaction amount from electronic money representing monetary value stored in a portable electronic device, and processing means for processing a balance due when the transaction amount exceeds the amount stored in the portable electronic device; and

electronic money management means for compiling the transaction amount withdrawn from the electronic money through said electronic money terminal and the amount processed by the balance due processing means.

2. An electronic money system according to Claim 1, wherein the portable electronic device is an information card.

3. An electronic money system according to claim 2, wherein the information card is a contactless-type information card which exchanges the amount data in a contactless manner.

4. An electronic money system according to claim 1, further comprising a money deposit terminal for updating the

amount data stored in the portable electronic device.

5. An electronic money system according to claim 1, wherein the balance due processing means processes the balance due to be paid on credit.

6. An electronic money system according to claim 1, wherein the balance due processing means has reading means for reading a credit flag embedded in the electronic unit.

7. An electronic money system according to claim 1, wherein the electronic unit has a personal identification function.

8. An electronic money system according to claim 1, wherein the electronic unit is integrated with a communication terminal.

9. An electronic money terminal in which settlement and clearing are carried out by using electronic money contained in an electronic device, comprising:

processing means for processing a payment of a balance due so that the payment be deferred when an amount of a transaction exceeds the amount of money data contained in the electronic device representing monetary value, at the

time the transaction amount is withdrawn from a balance.

10. An electronic money terminal according to claim 9, wherein said processing means shares the balance due to a designated account or loan, and stores the share.

11. A transaction method which uses electronic money, comprising the steps of:

subtracting a transaction amount from electronic money contained in an electronic device; and

processing a payment of a balance due so that the payment be deferred when the transaction amount exceeds the amount of electronic money contained in the electronic device.

12. A transaction method according to claim 11, wherein the deferred payment of the balance due is funded from a designated account or from loan.

13. An electronic money system, comprising:

an electronic money terminal having means for withdrawing a transaction amount from a balance on an electronic device having information storage unit for storing electronic money representing monetary value, and for allowing the payment of any balance due to be deferred

when the transaction amount exceeds the balance; and

electronic money management means for compiling the transaction amount withdrawn from the balance in the electronic device through said electronic money terminal and an amount of the allowed deferred payment.

14. An electronic money system according to claim 13, wherein the electronic device is a card-type storage medium.

15. An electronic money system according to claim 14, wherein the card-type storage medium is a contactless information card which exchanges the transaction amount data in a contactless manner.

16. An electronic money system according to claim 13, wherein the electronic device has a communication terminal function.

17. An electronic money system according to claim 13, wherein the electronic device has a personal identification and verification function.

18. An electronic money system according to claim 13, wherein the electronic device serves as an entry or exit key.

19. An electronic money system according to claim 13, wherein the electronic money management means records date and time of the transaction using the electronic device, along with the amount of the transaction.